



SUCCESS  
MEMBER<sup>INC.</sup>

# Lucrative World

—  
Helping individuals  
realize their dreams

*Insights on how to make money  
as a residential, business, finance  
lender & financial service provider  
in today's economy*

[www.successmember.com](http://www.successmember.com)  
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# Introduction

The only way to do great work **is to love what you do.**

This E-Book is an overview into the industry you're inquiring about, the opportunity and how Success Member Inc. helps you start and support your business for years to come.



***Success Member is the only company in the world offering a Full-Service Lending and financial services program to the public with a turnkey platform for you.***

WANT TO START YOUR OWN BUSINESS, NEED A CAREER CHANGE, OR ARE YOU IN NEED OF EARNING ADDITIONAL INCOME?

Are you ready to go to work for yourself, control your future, support your family, and finally obtain the goal of financial freedom?

Provide what everyone wants and or Needs, MONEY!

Simply stated: we put you in business as a branch of a bank to lend International, National, and Private lenders money for Residential, Consumer, and Business lending; In addition, you will be able to provide financial services such as Debt Settlement, Student loan Consolidation and Credit Repair - very lucrative industries.



Be Like Bob!  
Earn A Six To Seven Figure A Year Income.

[https://youtu.be/DfW2PG7y\\_eA](https://youtu.be/DfW2PG7y_eA)



# The Opportunity

## The best year in a decade

What are the opportunities for a Lending & Financial service Provider? First, you have to understand the scope of the industry, and the great demand for what you will be able to provide. Money & Help! Each financial lending and services product we have incorporated into our business model is a billion & trillion dollar industry on its own. You will be the Amazon of the Lending and Financial services world. Providing a full service financial platform enabling you to capture a client for life.

Economic growth is modest, but solid job gains and low interest rates provide favorable economic conditions for lending and the financial services markets. The best part is that you will be able to provide the life blood that every individual, business or real estate investor needs. Access to financing is vital, and we provide a business model that is in high demand. By having the right lenders and financial service providers at your side, You will get loans approved that banks decline and be more competitive on the deals that banks might approve. Entering this prestigious industry is an opportunity to create a business and wealth over time. You can be proud of knowing that you are helping individuals realize their dreams.

No matter how the economy is doing, the demand for capital is always high. When the economy is booming, Individuals, businesses and real estate investors need capital in order to grow. When there is an economic downturn, businesses and real estate investors find themselves in greater need of capital. At the same time, banks are employing more restrictive lending practices, making it harder for business owners and real estate investors to get the capital they need. Because of this, there has never been a better time to pursue a career in lending and financial services industry.



*Your Full-Service Lending and Financial Services company will be able to offer more solutions than any one bank or provider in the world! You will represent so many options from a variety of lenders, your finance company does not have any geographic, dollar amount, asset class or credit restrictions unlike a bank or any lender.*





## KNOW YOUR PRODUCT'S AUDIENCE

A large part of being a financial provider is service. You are either providing your services to potential clients, or you're servicing your clients' proposals to your lenders. Either way, there is one thing you can do to make the task less challenging: know your products and know each product's audience.

For instance, let's say you have a client who is in the restaurant business. Because of your knowledge and experience with other clients in that industry, you know that restaurants have the highest default levels across America, making them a big risk to lenders. Knowing this, you can shape your preliminary assessment or sales message to address these risks, while simultaneously managing your client's expectations by letting them know why their application may be a tough sell or may require a lending product with a higher than average interest rate.

Similarly, you might have a client in the hotel industry. If you have done your research, you know that lenders are backing away from financing hotels because they were overexposed prior to the crash for 2008. Back then, hotels were going up everywhere. Now, unfortunately, the industry is considered toxic in the eyes of most banks. That historical perspective could give you an advantage. Knowing the hotel industry was once the golden child, but is now one that traditional banks are reluctant to loan to, you can have a product that caters to the industry, and you can present it as a viable funding alternative to conventional bank loans.

***You need to have more than just product knowledge. You need to understand the contextual history and current situation of the different audiences you wish to serve.***

While reading the histories of various industries can give you some insight, you can also learn a lot by talking to lenders that serve (or who have served) a specific industry. Through their experiences, you can learn about industry cycles, trends, successes, and which pitfalls to avoid. These are just some of the many things that can help you shape your marketing.

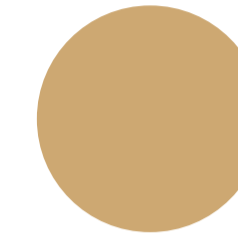


## Where do you start?



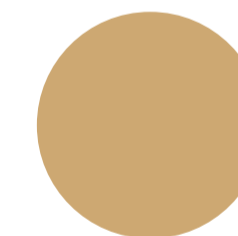
**The United State's small business community contributes approximately \$8.5 trillion to the economy, roughly half of the total \$17 trillion GDP. What does all this mean for the American small business owner?**

For instance if a business owner comes to you in need of equipment financing and you book that deal, 6 months later they may have a working capital need and possibly two years later they may want to buy the building that they are currently renting. It is very possible to do multiple transactions over time with the same client simply because you have a diversified product offering.



### Don't Limit Yourself

One of the biggest mistakes people make is focusing on a single type of financing option. While there is a lot to be said for carving out a niche in the business world, focusing on one or two financing solutions will significantly limit your opportunities. Instead, if you have a full service platform become skilled and knowledgeable in a wide variety of types of commercial financing, you can offer more solutions to business owners in a vast array of industries. This will increase your value to clients. This will also allow your innovative finance business to cross sell additional products throughout time when the need for capital arises for that business.



### Success Member Provides Each Partner Valuable Sources

As a Residential, Consumer & Business finance Lender, you are going to need a source for loans. You will need to identify the banks, lenders, and investors you can rely on to meet the needs of your clients. Building a first-rate portfolio of funding sources will be the lifeblood of your lending business. As a Success Member partner you receive a turnkey platform, so you can fund loans from day one.



## Small Business Industry Facts

One of the most popular ways to start a business is to pursue home based business opportunities, and especially online business opportunities. There are 38 million home-based businesses in the U.S.

Home-based businesses make great money: Many people have the misguided idea that home-based businesses aren't "real" businesses. Home-based companies are generating big bucks –with total annual revenue of \$427 billion per year. And 20 percent of home-based businesses make \$100K-\$500K per year

### There are more than 28 million small businesses in America

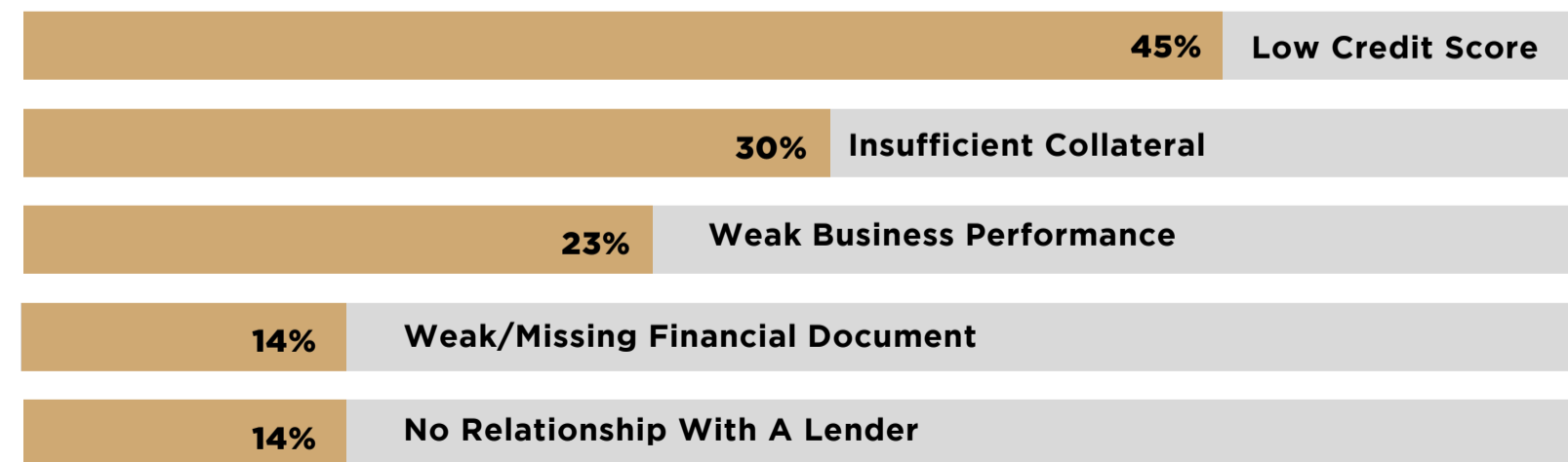
- ➔ According to National Small Business Association, 73% of small firms used financing in the last 12 months
- ➔ Small business financing needs vary greatly
- ➔ About one-quarter use no financing
- ➔ For others, the lack of capital causes difficulties with: Growing the business, financing future sales and keeping adequate inventory

### JOINT SMALL BUSINESS CREDIT SURVEY REPORT, 2014

Federal Reserve Banks of New York, Atlanta, Cleveland and Philadelphia



### Top Reasons For Denial Of Loan Applications



Source: THE FEDERAL RESERVE BANK (JOINT SMALL BUSINESS CREDIT SURVEY REPORT OF 2014)



Take a close look at a recent study conducted by 4 of the nation's largest federal reserve banks.

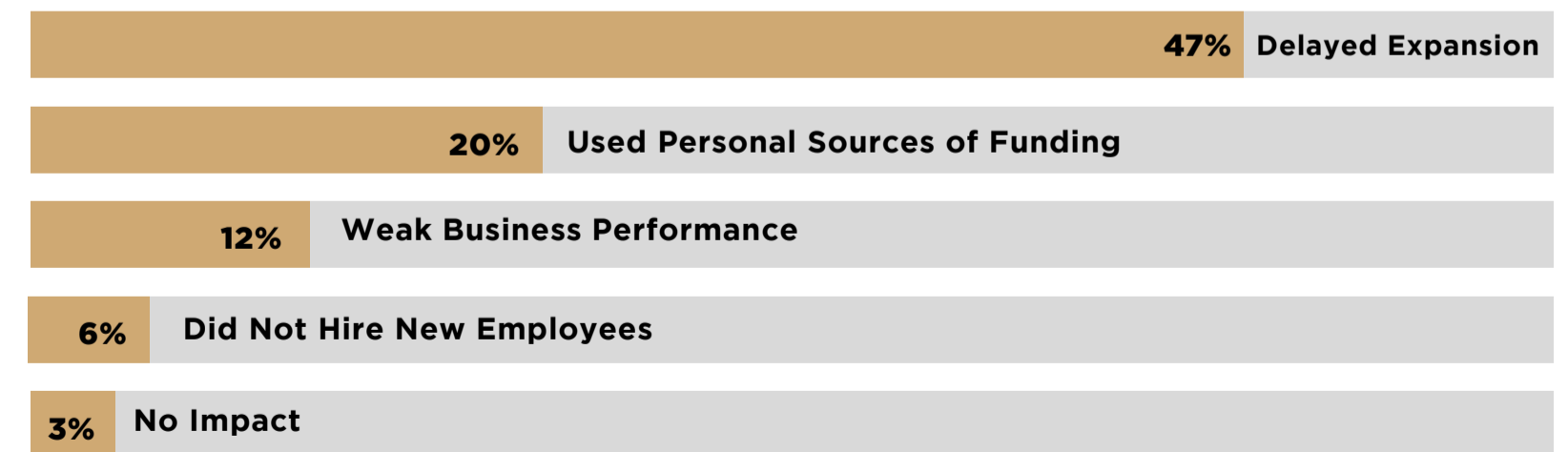
The Federal Reserve Banks of New York, Atlanta, Cleveland and Philadelphia recently released a new survey report with a vast amount of data as to the struggles that business owners experience when trying to secure financing. This study presents some very interesting recurrences that seem to be affecting business owners throughout the nation. We have highlighted certain aspects of the report to reflect the data that supports these statements.

As impressive as the sheer number of small business owners, the number of Americans that rely on small businesses for employment is staggering. The most recent count, based on the 2010 Census, estimates individuals who are employed by small business at 120 million. That's nearly the population of France and the United Kingdom combined. Considering that the United States has a total population of almost 324 million, it should be apparent by now that small business is big. Through our world class platform you will meet the needs of these individuals, businesses and real estate investors.

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Through our world class platform you will meet the needs of these individuals, businesses and real estate investors. A gender gap still exists in the small business community: women-owned businesses are only 35.9% of the total small businesses in the United States. At 51%, the number of women in the United States is slightly more than half of the total population, so there is still plenty of room for the small business community to welcome women entrepreneurs. The same holds true for Latino-owned businesses in the United States. Latinos make up 17% of the total US population, with a population of 55 million, but the percentage of Latino-owned businesses was only 10.3% in 2012. The African-American population is faring slightly better in terms of small business ownership. African-American make up 13.2% of the United States population, and they own 11% of the country's small businesses.

### Impact Of Denial



Source: THE FEDERAL RESERVE BANK (JOINT SMALL BUSINESS CREDIT SURVEY REPORT OF 2014)



# Laying The Foundation

## Start off on the right foot

Success Member provides you with everything you need for your new business. Home-based businesses are in it for the long haul: Don't assume that a homebased business is somehow a fly-by-night organization that has less long-term potential — data found that 70 percent of home-based businesses are successful within three years of founding.

70 percent of Americans would prefer to be self-employed, and a new home-based business is started every 12 seconds! Don't feel like you're all alone or that your business dreams are "crazy" — there are many people just like you who would love to start a business and carve out their own niche in the world where they can succeed



### GET A MAILBOX

Keep a business address that is separate from your home address is a smart professional move. You can sign up for a mailbox at any local UPS or similar mail service provider. You can then use the store's address to avoid looking unprofessional with PO box number. Additionally, the UPS store can sign for any packages that are delivered to you.



### OFFICE & PHONE SERVICES

If you choose to have an office location outside of the home, executive suites are rising in popularity. Executive suites offer professional spaces and shared conference rooms at a much less expensive rate than securing and entire office solely for yourself.

Instead of having a separate land line installed, many business owners are going with inexpensive VoIP (voice over IP) solutions. VoIP services offer virtual PBX capabilities, so business owners can have voicemail, multiple mailboxes, message forwarding to email, and other professional features at a cost-effective rate.



### CREATE A WEBSITE

In this day and age, having a website is like having a business card. A website adds instant credibility, and an air of professionalism. A commercial finance consultant's livelihood depends on communication, as well as appearing credible and trustworthy. Potential clients will look at your website to see what products you offer, and if you keep your content fresh and updated regularly. Your business website doesn't have to be complex, but it should look clean, professional, and easy to navigate.

***All of this is discussed in depth during our training and as a part of your investment into our program, we build a professional looking website, business cards and marketing materials for your business.***





*As a Residential, Consumer & Business finance lender, you are only as good as your lending sources. But how can you determine which lenders and banks are the best for you? Here are a few questions to ask yourself as you establish your lending sources.*

**1 IS THE FUNDING SOURCE CREDIBLE?**

We have already done this for you.

This is not an easy question to answer, as it requires a thorough vetting process. By asking a lender for references, past transactions, or doing a little self-directed Online research, you will be able to determine if lenders and investors are credible. This is not necessary with our program. We have already done this for you.

**2 IS THE FUNDING SOURCE COMPETITIVE?**

Lining up funding sources that are both credible and offer competitive lending terms can be challenging. However, with a little research and experience, you will know which credible lenders provide both the products and rates you are seeking so that you can win new business.

**4 WILL THE LENDER PAY YOU TOP COMMISSIONS?**

Some lenders will only pay a small referral fee if you are new to the business, while paying a full commission to experienced brokers. If you have negotiated a fee with a client, some lending sources will not honor that fee because of their company's policy, or because they don't know you and aren't invested in protecting your business. This is why it is always important to build relationships with credible sources.

**5 WILL A CREDIBLE FUNDING SOURCE WORK WITH NEW BROKERS?**

No.  
As a partner you will not have to worry about this, you will have multiple banks to choose from.



Getting the right lenders & banks

**3 ARE YOUR LENDERS ETHICAL IN THEIR BUSINESS DEALINGS?**

Do your preferred lenders enforce policies that make it difficult for clients to circumvent brokers and go directly to them? Not all brokers adhere to such "broker protection" guidelines.

Luckily, the lending industry is very large, so there are many financial solutions and products available to all types of businesses and their funding needs. Your lending and services portfolio, build professional relationships so that they work for both you and your clients, and remain highly diversified to succeed in this business.



**WE ALWAYS TRY TO GIVE MORE VALUE & INNOVATION TO THE BUSINESS NEEDED.**





In order to establish a strong foundation for your business, you should:



**DIVERSIFY**

Your product portfolio will answer the needs of different borrowers. Your products will cater to clients with both challenged and strong credit ratings.

**One of the advantages of taking the Success Member Training is that you will be set up with multiple direct lenders that have already been vetted and adhere to a code of ethics. Additionally, they do not circumvent brokers or go around brokers to get to their clients. Any volume or experience requirements have been waived by taking our program.**



**HAVE THE RIGHT TOOLS**

In addition to competitive products, you will need access to the proper tools to help you underwrite and structure agreements in order to get your clients to the right lending sources, and ultimately get them approved for funding. You will need to acquire tools to help you calculate cash flow ratios, DSCR ratios, and spread financial statements over a two or three year period. This not only shows off your own level of professionalism and knowledge, but also allows lenders to easily evaluate your clients in a way that makes sense to them. Additionally, having access to these tools saves both you and your clients time because you can “pre-underwrite” deals to see if they are worthwhile risks.



**KNOW HOW TO COMMUNICATE**

Understanding what the financial numbers mean is only part of the equation – being able to write and communicate what those numbers mean is the other part. As a commercial finance consultant, you will need to hone your skills for writing executive summaries that effectively convey your information to an underwriter. To that point, you will need to learn how to look at a deal or a business owner’s financial needs and ask the right questions to get the relevant information necessary.



# An Interview with founder Freddie Dreamer



<https://youtu.be/EIZsSNKh3zo>





It's unfortunate, but there are very few commercial loan brokers who adhere to a code of ethics and practice good broker etiquette. Luckily, that creates an easy way to set your commercial finance business apart from the rest. By observing proper etiquette and ethical business practices, you will demonstrate integrity to your clients, as well as professionalism to your funding sources. Remember, if you can impress both sides of the deal, you will be taking a big step toward securing repeat business.

### DON'T SHOP YOUR DEAL TO MULTIPLE LENDERS

"Shopping a deal" is when a broker takes a transaction to a large number of lenders to see which one bites first. Shopping is heavily discouraged in this business, and does nothing but alienate lenders. If a lender sees a deal from a broker, and knows that the broker sent out his last deal to a dozen other lenders, why should any professional waste time on it? This practice does nothing to build a strong professional relationship. The acceptable way to broker a deal is to go to one lender at a time, and deal with them on an individual basis. If the first one passes, then that is a sign to move onto the next one, and so on.

### KNOW YOUR DEAL

A lot of brokers will gather a bunch of information – whether it is relevant to the deal at hand or not – and throw it at the lender, leaving them to sort through everything. The best practice is to perform due diligence, and ask the relevant questions that can "pre-underwrite" a deal. Look to see if your client has the proper cash flow and debt service. The more work you can get out of the way before presenting your clients to the lender, the more likely it is that they will process the deal with an approval.

### HELP YOUR LENDER HELP YOU

As mentioned above, doing the basic analysis ahead of time will help to streamline the entire process, which saves both the lender and your client a lot of time and effort. Preparing good executive summaries, doing preliminary analysis, pointing out positives in the package, and explaining how a borrower can overcome any existing negatives can go a long way with all parties. A lender will appreciate that you took the time to understand the deal, and will help to build a relationship for future transactions.

*Practicing good broker etiquette will help establish your business as reputable and honest, two features that are very important to your potential clients.*



# Proper Broker Etiquette

### BREAK THE CHAINS

Because too many brokers specialize in niche products (which is not a wise business strategy – see Where Do You Start?), too many deals have a larger broker chain. This occurs when a series of brokers are attached to a particular deal, each representing a particular product or service. It would be like baking a cake and having to hire an individual to crack the eggs, another to measure the ingredients, two more to stir everything, and another to watch the oven. Suddenly, a simple process becomes a tedious affair filled with red tape that slows down everything. Ultimately, the client is the one who gets hurt in these scenarios.

Lenders dislike broker chains because the deals are weighed down by multiple broker fees, which greatly decreases the chances of approval. However, the biggest problem with broker chains is miscommunication. With multiple brokers come multiple points of view. As information passes from broker to broker, it is likely to be inaccurate, and this is bad for your client. Lenders shy away from broker chains because miscommunication can cause a deal to disintegrate very quickly.

### NO UPFRONT FEES

Never accept upfront, non-refundable fees. Not only is it disreputable, it's illegal. Fees that go toward appraisals or due diligence in regard to ordering reports and the like are acceptable aspects of doing business. Upfront, non-refundable fees, however, should never be collected.

Honest and ethical loan brokers charge fees that are paid at closing. If a borrower agrees to pay you 1% of the deal if you procure the financing, then that amount is paid at closing. You should never charge upfront fees just to look at a deal.

These are just a few of the things you can do to establish proper broker etiquette and establish your commercial finance consultant business as reputable, ethical, and honest.

*Throughout our training we cover this topic in depth to make sure you're conducting yourself ethically with both your lenders and clients.*



# Agreements, Agreements and More Agreements

You can have knowledge, great lenders, and fantastic customers – but if you don't have the proper agreements to use in your commercial loan business, your operation will be exposed to a slew of potential legal problems.

Here is a breakdown of the key agreements you should have in place, and an overview of what they should include. As always, you should consult with an attorney that has experience in the commercial finance arena.

## FEE AGREEMENTS

This agreement will define the negotiated fee you will be paid by the borrower then the deal closes. It's important to have this documented in writing and signed by the borrower. Some lenders require you to have a fee agreement before they will close a deal. Some lenders will pay you at closing, but only according to a negotiated fee agreements between you and the borrower. However, there are some circumstances under which lenders will not pay according to any agreement you have with your client. In these situations, you must invoice the client directly.

Regardless of the situation, you must have a signed document detailing what the client has agreed to pay you, otherwise you are doing all of that work for free. Additionally, you might also want to have non-circumvention language built into the agreement that protects you in case your client tries to cut you out of the deal and go directly to the lending source.

## REFERRAL AGREEMENTS

Unlike the residential mortgage broker landscape, the commercial finance industry is vast and complex, with multiple product offerings. Brokers operating in one or two segments of the commercial finance industry routinely get a transaction they aren't sure how to handle. Because of this, commercial brokers are always trying to find other, more experienced brokers to handle these unique cases. Working together can be fruitful for both brokers, but one must have a referral agreement in place before any business transpires. This agreement clearly defines what you will pay the other broker.



## NON-CIRCUMVENT AND NON-COMPETE AGREEMENTS

Unfortunately, there are many brokers who will try to circumvent you to get to your funding source. This is why a commercial loan broker must have strong non-circumvent language in their agreements. In this industry, it is all about who you know, and who holds the money to fund transactions – and you need to protect those sources.

Non-circumvent and non-compete agreements protect both you and your funding source. This way, if broker A submits a deal to you, and funding source B finances the deal, then you're going to protect the source of that loan with an agreement which states that broker A cannot go directly to funding source B for a period of time (typically 2-3 years).

## INDEPENDENT CONTRACTOR AGREEMENTS

One of the most effective ways to grow your business is through independent contractors (ICs). However, if you decide to take on ICs, then they must operate under specialized IC agreements. IC agreements must contain language that defines the relationship, has non-compete clauses, and commission splits. ICs act as an extension of your business, so having this agreement is vital to your success. The quality of your agreements are also paramount. You want to be sure they are worded and crafted carefully to protect your business. While you can find all sorts of agreements and templates online, they may not be specific enough for your needs.

***"I've had firsthand experience of being deceived out of money. If you don't have them set in place for your business model, you might as well not even be in this business."***  
- Founder



# Time is not on your side and “Stool Theory”

**Your most precious commodity is time. It is the only thing that you can't replace.**

The most important thing you can do to make the most of your time is due diligence. To do this, you need to not only know your product, but you need to know your clients and understand their needs. It is essential to do what we call “pre-underwriting” on deals so you can weed through the ones that don't have a chance of closing.

Ask questions of your borrowers that go beyond the financials. Do some preliminary analysis. If your clients have bumps in their financial history that may lead to a loan rejection, find out what is going on so you can give some context to the hard numbers when you talk with your lenders. Take time to prepare thorough executive summaries. Point out the positives of your clients' past, and how they can overcome the negatives. Give your lender as much relevant information in advance. This will not only increase the chances of a loan approval, but it will also help your lender make a decision more quickly.

All of these steps may cost more time up front, but it helps to ensure more deals go to close quickly and efficiently, which saves you (and your clients) time in the long run. Remember, when a deal falls through, you don't get paid – and that is the biggest time waster of them all.

If you take a moment to think about it, it really is your money. You are getting paid from your lenders. So if you're submitting bad deals all the time, your lenders are going to cut you off. Do what work you can in advance to make it easier for them to do their job and get you the best deal possible.

The other aspects of time management are more obvious. Let's face it: It's easy to procrastinate when you're working from a home office. You have the distraction of family, ever-present errands, and, of course, the Internet.

**Success Member provides lenders that will fund a deal where there is only one leg present in a transaction. Perhaps the most important lesson here to help you save time is if a deal had none of the three legs then it is simply not a deal. We have found that this is the quickest way to think about deals and whether or not to spend time on working on them.**



## STAY ORGANIZED

Invest in a good filing cabinet and keep paperwork properly organized. Extend that philosophy to how documents are organized on your computer, as well. Again, spending time up front to ensure everything is organized will prevent you from wasting time shuffling through piles of documents to find what you need.

## PICK YOUR BATTLES

If a client isn't a good fit for you – or you feel they will require more time than it's worth – politely and professionally refer them to someone else. While no one likes to turn down business opportunities, sometimes it will help you make more money in the long run.

One of the best ways to vet the deals that come your way is to use what we call the “Stool Theory”.

One of the best ways to get the biggest ROI on your time is focusing on the right deals that make sense. Unfortunately, the only way you get better at this is practice is with each deal that you see. We implement and teach in our training the “Stool Theory” method.

## GROUP YOUR ACTIVITIES INTO SECTIONS

Set aside time to read and return emails – typically at the beginning and end of every day. Set aside time to make calls. Set aside time to read or create agreements and applications.

## CREATE A PRIVATE OFFICE SPACE

While it may be tempting to work at the kitchen table so you can keep an eye on the kids, or from your living room sofa with the TV playing in the background, it's counter-productive to running a successful business. Set aside a private office space, preferably with a door, and make sure family members understand that when you're working, you can't be disturbed unless it's an emergency – just as if you were in a corporate office.

## Stool Theory

**Stool Theory Picture a bar stool that has three legs. Now label each leg cash flow, another leg credit, and the last leg collateral. If a deal has all three that are good, meaning good cash flow, good credit and good collateral then that is a perfect strong deal that banks love to do. The stool is very sturdy and is not falling over. However what if you cut one of those legs off? Now the stool is wobbly. SIQ provides lenders that will lend on any combination of the two. Banks really do not like to fund or are comfortable with deals that only display two strong legs. Or what if the deal only has one strong leg? A traditional bank certainly would not entertain such a deal.**

*If a deal has none of the three legs then it is simply not a deal.*





## Don't Hunt The Elephants

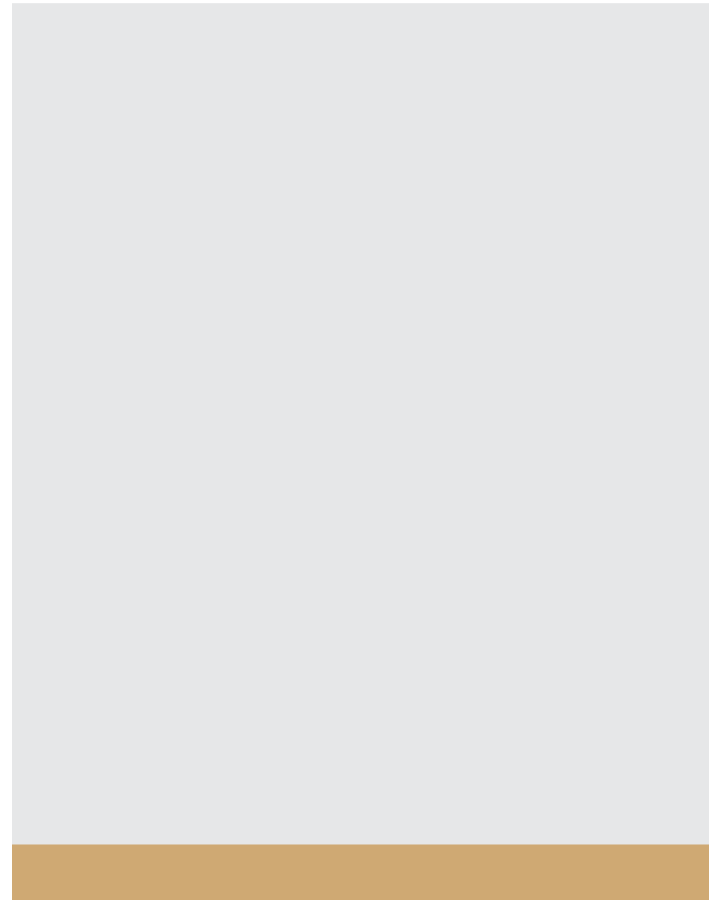
As stated in the previous section, time is a commodity that should never be wasted. In this business, time is money. You have to utilize your skills to make the most of your time. You need to work efficiently in order to make money.

Some brokers get into the industry because they heard of someone who closed a deal and received a large commission. Some other companies even try to glamorize the industry with grandiose deals and will have you thinking you can close 10 \$100 million deals every year. Although you can work on deals of this size, you should not make them your only focus.

I see many brokers spend so much time on large deals that the return on the hours invested just isn't worth it. This is particularly true for larger deals (e.g. \$50, \$60, \$100 million and up) where they could result in a terrific payout, but if you only focus on the "big elephant" deals, you may leave yourself exposed.

These giant deals can take six months to a year to close. Payouts or commissions on these deals can be very lucrative. At the same time, a lot can go wrong before the deal closes. The risks are greater, and the longer a deal drags on, the greater the chances of having it fall through. So if you focus on these large deals, and they come to an impasse or dissolve, you have nothing to show for your effort. You will never get that time back, and small, more attainable opportunities will have come and gone.

Forget the hype and focus on the basics. Ask yourself, "Would I invest my hard-earned money in this field?" Many times, this can give you a clearer picture than spending months and months on a deal only to have it fall through.



Don't waste your time on deals that aren't going anywhere. Instead, focus on the deals that are going to earn you money and that are more certain to be profitable in the end. When you lay the foundation for your business, focus on three different types of products that pay in different ways:

- 1. A cash-flowing product – A quick-closing product where you fund the deal and it closes within five days or less. We call this the "paying the bills" product.**
- 2. Residual income product (receiving income from a deal month after month).**
- 3. A product that yields a large commission or payout.**



***By picking products that fit each of these three areas, you are setting up your model so you have constant cash flow.***

Remember that regardless of how much knowledge or product you have, you are not a miracle worker. There are some deals that you just cannot get to work, no matter how hard you try. I've seen too many brokers get hung up on these never-ending deals, and it costs them time and money.

Granted, when deals like that do close, you could make a very handsome payout. But too many new brokers try to go after the big elephant deals exclusively. They spend eight or nine months focusing on these deals instead of more attainable cash-flowing products and residual income products. In the end, they can't generate enough money to be profitable. It's not that these big elephant deals will never pan out, but they should not be the sole focus of your business.

**If your client wants \$20 million or \$30 million, but doesn't even have \$500 in their checking account – it's not likely that the deal will ever work.**



## EXPANDING YOUR BUSINESS

If you do everything right – if you make the right connections and follow our program, today's lending environment is one that will surely bring you success. As you grow, you will be faced with a situation where you will find yourself working on new transactions that are coming in, while also handling existing clients and facilitating information between them and the bank. At some point, this will simply be too much for you to handle alone and the only way to increase your business will be to expand.

### INDEPENDENT CONTRACTORS

One of the most cost-effective ways to expand your business is to bring on independent contractors (ICs). By bringing them on board, you will get the benefit of additional help without being saddled with the burden of full-time employees, benefits, social security taxes, etc. ICs can be paid on a percentage of fee basis, so your financial risk is minimal, but the opportunities to expand remain limitless.

### THE NEED TO DELEGATE

Simply put: in order to grow, you will have to delegate responsibilities to your independent contractors in order for you to free up time to concentrate on growing your business.

This model is discussed extensively throughout our SuccessMember program, because the need to delegate is paramount to your success. You let your independent contractor(s) focus on the clients and you concentrate on the banks.

This way, the burden of building and maintaining the client relationship falls on the contractor (so it's very important to pick qualified and reliable people). They will work directly with the clients – collecting information, communicating with them, and doing the initial financial assessment and other time-consuming tasks. This is the type of work that, in any transaction, can become a time sink. By delegating to an independent contractor, you will be free of those tasks, so you can focus on the bigger picture.

By delegating, your primary responsibility will be to take those transactions, package them up with your specifications, and present them to your lenders. Dealing with banks and growing the business will become your primary focus. Using independent contractors is an effective way to increase volume, expand business, and free up your time. The best part is that you can eventually have independent contractors all around the country, so you can tackle deals from anywhere opportunity presents itself.



### MARKETING YOUR FINANCE BUSINESS

Marketing is one of the most critical things you have to master when opening any business. You can have the best steak restaurant in the world but if no one knows that you exist than you will not succeed. The same holds true for your commercial finance business. The exception to our industry compared to every other industry is that your potential client base or audience already knows what they want. They don't have to be sold on the fact that they need money. 50% of the selling battle has already been won. You don't have to sell people on the fact that they need money. Your job is just providing it to them. So you will have to find where people are and how to get the message out that you have a diversified commercial finance company that can help them. In our business there are two types of marketing techniques that work. Direct marketing and Indirect marketing.

Indirect marketing is simply networking and telling people what you do. You have to align yourself with people who routinely see business owners and real estate investors. These people are called referrals. Aligning yourself with referrals that can routinely refer business will keep transactions coming to you time and time again. Take for instance bankers. They always turn business down since the bank has a limited box of what they can approve. Bankers are great referrals because your business can protect and improve their depository relationships with

their customers so they do not lose them if they cannot provide financing to their customers. There are many more types of referrals that we discuss in our training and also teach how to approach them successfully to set up a relationship.

Then you have to do direct marketing. This means directly spending money to target an audience that needs your services. This can include direct mail, email marketing, social media marketing, and of course the big one; internet marketing. Internet marketing is the most powerful marketing method by far. In the last 15 years, more and more people are going to the internet to help them make decisions and in our industry, find capital. Having a website is critical, and performing online marketing is even more critical. There are numerous ways to get leads and business through digital marketing channels. Actions like search engine optimization (SEO) whereby your website is optimized to display in search results when somebody googles a search term like "Commercial Real Estate Financing". Or you can setup a Pay Per Click (PPC) advertising campaign using the Google Adwords platform. This works great in our industry as people are actually searching for business capital and commercial real estate loans and they click on your ad and call or contact you immediately.



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- Licensing (Optional)
- Residential Lending
- Business Lending
- Consumer Lending
- Hard Money Lending
- Student Loan Refinancing
- Student Loan Consolidation
- Credit Repair (\$25,000 Value)
- Debt Settlement
- Leads Provided
- Assigned Expert Staff Provided
- 401 K - Health - Dental - Vision - Life
- Lifetime Training & Support
- And much more...

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